Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	<u>Latania</u> First name	First name
	your driver's license or passport).	R Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Peoples-Love Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>1889</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9 xx - xx

Debtor 1 Latania R Document Peoples-Love Page 2 of 63

Case Number (if known)

Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
	demy sucmede de names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1256 W Grenshaw Street Number Street 204	Number Street
		Chicago IL 60607	
		City State ZIP Code	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐I have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

First Name

Middle Name

Last Name

Debtor 1 Latania R Document Peoples-Love Page

Middle Name

First Name

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Case Number (if known) ____

Pa	Tell the Court About You	r Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you		ne. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file under	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12						
		■ Chap	oter 13					
8.	How you will pay the fee	local yours subn	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
				•	ose this option, sign and attach the in Installments (Official Form 103A).			
		Lrog	uest that my fee he wa	aived (Vou may reque	est this option only if you are filing for Chapter 7.			
					re your fee, and may do so only if your income is			
				•	oplies to your family size and you are unable to ption, you must fill out the <i>Application to Have the</i>	9		
					B) and file it with your petition.	-		
9.	Have you filed for bankruptcy within the	■ No						
	last 8 years?	☐ Yes.	District None	When	Case Number	_		
					MM / DD / YYYY			
			District None	When	Case Number	_		
					MM / DD / YYYY			
			District	When	Case Number	_		
					MM / DD / YYYY			
10.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor		Relationship to you	_		
	not filing this case with		District	When	Case Number, if known	_		
	you, or by a business parter, or by affiliate?				MM / DD / YYYY			
			Debtor		Relationship to you	_		
			District	When	Case Number, if known MM / DD / YYYY	-		
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtai residence?	ned an eviction judgme	nt against you and do you want to stay in your			
			■ No. Go to line 12. Yes. Fill out <i>Initial</i> this bankruptcy pe	Statement About an E	viction Judgment Against You (Form 101A) and file it wit	th		

Debto	First Name	R Middle Name	Documer Peoples-L Last Name	nt Page 4 of 63		Desc Main	
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	■ No. □ Yes.	Go to Part 4. Name and location of but the second	ess (as defined in 11 U.S.C. § 101(27A)) Estate (as defined in 11 U.S.C. § 101(51B)) efined in 11 U.S.C. § 101(53A)) r (as defined in 11 U.S.C. § 101(6))	State	Zip Code	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	approprie balance s documer No.	ate deadlines. If you indicate sheet, statement of operations do not exist, follow the pure I am not filing under Chapter I am filing under Chapter 1 the Bankruptcy Code.	the court must know whether you are a small te that you are a small business debtor, you ons, cash-flow statement, and federal incomprocedure in 11 U.S.C. § 1116(1)(B). Iter 11. It, but I am NOT a small business debtor according to the court of the c	umust attach ne tax return ccording to th	your most recent or if any of these le definition in	
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own	No.	What is the hazard?	needed, why is it needed?			

perishable goods, or livestock

that must be fed, or a building that needs urgent repairs?

s. What is the hazard?			 	
If immediate attention is	needed, why	is it needed? _	 	
•				
Where is the property? _				
	Number	Street		
	City		 State	ZIP Code

Debtor 1 Latania R Document Page 5 of 63

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Middle Name

 Tell the court whether you have received a briefing about credit counseling.

First Name

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abo	ut
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Last Name

Document Peoples-Love Latania Middle Name

Debtor 1

First Name

Page 6 of 63 Case Number (if known) _

Pai	t 6: Answer These Questions	tor Reporting Purposes			
6.	What kind of debts do		consumer debts? Consumer debts are de primarily for a personal, family, or household		
	you have?	□No. Go to line 16b. ■Yes. Go to line 17.	, , , ,		
			business debts? Business debts are debts		
		No. Go to line 16c.	surrent of through the operation of the busine	oo or investment.	
		Yes. Go to line 17.			
		16c. State the type of debts you o	we that are not consumer debts or business of	lebts.	
7.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.		
	Do you estimate that after	_	er 7. Do you estimate that after any exempt ps are paid that funds will be available to distri		
	any exempt property is	<u>_</u>	o are para tractional will be available to dieth	sate to unbooking croaters.	
	excluded and administrative expenses	□No.			
	are paid that funds will be	☐Yes.			
	available for distribution to unsecured creditors?				
3.	How many creditors do	■ 1-49	1 ,000-5,000	2 5,001-50,000	
	you estimate that you	□ 50-99	5 ,001-10,000	5 0,001-100,000	
	owe?	□ 100-199 □ 200-999	□ 10,001-25,000	☐ More than 100,000	
9.	How much do you	■ \$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion	
	estimate your assets to	\$50,001-\$100,000	□ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion	
	be worth?	□ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	□\$10,000,000,001-\$50 billion □More than \$50 billion	
).	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□ \$500,000,001-\$1 billion	
۶.	estimate your liabilities	□ \$50,001-\$100,000	□ \$10,000,001-\$50 million	□ \$1,000,000,001-\$10 billion	
	to be?	\$100,001-\$500,000	□ \$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion	
		□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion	
Pai	t 7: Sign Below				
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and	
		· · · · · · · · · · · · · · · · · · ·	ter 7, I am aware that I may proceed, if eligiblerstand the relief available under each chapte	•	
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).			
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.	
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.		
		🗶 /s/ Latania R Peoples-Lo	ve 🗶		
		Signature of Debtor 1		ture of Debtor 2	
		Executed on12/10/2015	Exect	ited on	
		MM / DD /		MM / DD / YYYY	

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Debtor 1 Latania R Peoples-Love First Name Middle Name Last Name Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jonathan Daniel Parker	Date	Date: 12/12/2015	
Signature of Attorney for Debtor		MM / DD / YYYY	
Jonathan Daniel Parker			
Printed name			
Geraci Law L.L.C.			
Firm name		_	
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
<u>Chicago</u> City	ILState	60603 ZIP Code	
	State		om
City	State	ZIP Code	om

Fill in this information to identify your case:							
Debtor 1	Latania	R	Peoples-Love				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) Case Number							
(If known)							

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 21,806
1c. Copy line 63, Total of all property on Schedule A/B	\$ 21,806
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$27,740
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$205,069
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,656.77
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2,724.00

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Document Peoples-Love R Latania Case Number (if known) _

First Name Middle Name Last Name EntriesDescription **LiabilitiesAmount** <u>AssetsAmount</u>

Pe	art 4:	Answer These Questions for Administrative and Statistical Records						
6.	Are you f	iling for bankruptcy under Chapter 7, 11 or 13?						
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes							
7.	What kind	d of debt do you have?						
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.							
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.							
8.		e Statement of Your Current Monthly Income: Copy your total current monthly income from Office PA-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	ial -	\$ 4,405.53				
9.	Copy the	following special categories of claims from Part 4, line 6 of Schedule E/F:						
			Total claim					
	From Pa	art 4 of Schedule E/F, copy the following:						
	9a. Dome	estic support obligations (Copy line 6a.)	\$_0.00					
	9b. Taxes	s and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
	9c. Claim	s for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
	9d. Stude	ent loans. (Copy line 6f.)	\$_183,672.00					
		ations arising out of a separation agreement or divorce that you did not report as aims. (Copy line 6g.)	\$_0.00					
	9f. Debts	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
	9g. Total .	Add lines 9a through 9f.	\$_183,672.00					

Fill in this in	Case 15-//10			Entered 12/12/15 07:	28:23	Desc	Main	
	iormation to lacitary yo	ar case and this in	g.	0 of 63				
Debtor 1	Latania	R	Peoples-Love					
Dobtor 2	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the : _	NORTHERN Distr	ict of <u>ILLINOIS</u>					
Case Number			(State)				Check if this	is an
(If known)						á	mended filir	ng
Official Fo	orm 106A/B							
Schedul	e A/B: Propei	rty						12/15
esponsible for ages, write you	supplying correct information in the supplying correct information in the supplying th	mation. If more spacer (if known). Ans Building, Land, or	ace is needed, attach a separate		-	=		
No. Yes. Add the dol	Describe lar value of the portion	you own for all of	your entries fro Part 1, including	g any entries for pages				
you have at	tached for Part 1. Write	that number here			>			\$0.00
Part 2:	Describe Your Vehicles							
	trucks, tractors, sport Describe			ecutory Contracts and Unexpired Le	eases.			
N	lake:	Chevrolet	Who has an interest in the p				s or exemptions	
N	lodel:	Aveo	Debtor 1 only			•	Secured by Pro	
Y	ear:	2010	Debtor 2 only	С	urrent value	of the	Current valu	ue of the
А	pproximate Mileage:	70,000.00	Debtor 1 and Debtor 2 only At least one of the debtors	ei	ntire property	y?	portion you	own?
C	ther information:			\$_		5,200.00	\$	2,600.00
			Check if this is communinstructions)	nity property (see				
N	lake:	Chevrolet	Who has an interest in the p	property? Check one.	Do not deduct s	ecured claim	s or exemptions	s. Put
M	lodel:	Aveo	Debtor 1 only			•	laims on Sched Secured by Pro	
Y	ear:	2010	Debtor 2 only	С	urrent value		Current valu	
А	pproximate Mileage:	70,000.00	Debtor 1 and Debtor 2 only At least one of the debtors	ei	ntire property	y?	portion you	own?
C	other information:		At least one of the debtors	and another		5,200.00	\$	2,600.00
			Check if this is commu instructions)	nity property (see				
Examples: No. Yes.	Boats, trailers, motors, person	onal watercraft, fishin	ecreational vehicles, other vehic g vessels, snowmobiles, motorcycle a your entries fro Part 2, including	iccessories				\$ 5,200.00

Official Form 106A/B Record # 698640 Schedule A/B: Property Page 1 of 6

you have attached for Part 2. Write that number here->

<u>L</u>atania

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\$2,600.00

	riistivai	ie	Wildlie Name	Last Name			
	Part 3: D	escribe Your Per	rsonal and Household Items				
Do	you own or	have any legal	or equitable interest in any of	the following items?		Current value of portion you ow Do not deduct sec or exemptions	n?
06	Examples: No.		nishings iurniture, linens, china, kitchenware			-	
	Yes.	Describe	Furniture, linens, small appliances	s, table & chairs, bedroom set	\$1,000	\$	1,000.00
07.		Televisions and rac	dios; audio, video, stereo, and digita including cell phones, cameras, me	al equipment; computers, printers, scanners; edia players, games	music		
	Yes.	Describe	Flat screen TV, computer, printer,	cell phone	\$1,000	\$	1,000.00
08		Antiques and figuri	nes; paintings, prints, or other artwo	ork; books, pictures, or other art objects; rabilia, collectibles			
	Yes.	Describe				\$	0.00
09	Examples: \$			ment; bicycles, pool tables, golf clubs, skis;	canoes		
	Yes.	Describe				\$	0.00
10	Examples: F	Pistols, rifles, shoto	guns, ammunition, and related equip	oment			
	Yes.	Describe				\$	0.00
11.	Examples: F	Everyday clothes, f	rurs, leather coats, designer wear, sl	hoes, accessories			
	Yes.	Describe	Everyday clothes, coats, shoes, ad	ccessories	\$100	s	100.00
12.	Examples: E gold, silver No.	Everyday jewelry, c	costume jewelry, engagement rings,	, wedding rings, heirloom jewelry, watches,	gems,		
	Yes.	Describe	costume jewelry, watch		\$500	\$	500.00
13	Examples: I	nimals Dogs, cats, birds, h	norses				333.3
	Yes.	Describe				\$	0.00
14.	No.	ersonal and ho	usehold items you did not alr	eady list, including any health aids y	ou did not list		
	Yes.	Describe					0.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here ----

Debtor 1 Latania

Case 15-41956

Doc 1

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Desc Main

First Name

Document Last Name

	art 4:	esonibe rour rii	ialiciai Assets		
Do	you own or	have any legal	or equitable interest in any	of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16	Cash				
10.		Money you have in	your wallet, in your home, in a s	afe deposit box, and on hand when you file your petition	
					\$ <u> </u>
17.		Checking, savings	or other financial accounts; cert f you have multiple accounts with	ificates of deposit; shares in credit unions, brokerage houses, n the same institution, list each.	
	Yes.	Describe	Account Type:	Institution name:	
			Checking Account	Chase	\$ <u>0.00</u>
			Checking Account	Chase	s 6.00
			ŭ		s 6.00
10	Ronde mu	tual funde or n	ublicly traded stocks		\$ <u>0.0</u> 0
10.			ment accounts with brokerage file	ms, money market accounts	
	=	December	Institution or issuer name:		
	Yes.	Describe	Institution or issuer name:		
19.	Non-public	ly traded stock	and interests in incorporat	ed and unincorporated businesses, including an interes	\$ 0.00 st in
	Yes.	Describe	Name of Entity and Percent	of Ownership:	
20.	Governme	nt and corporat	e bonds and other negotiab	le and non-negotiable instruments	\$0.00
	•		•	cks, promissory notes, and money orders. omeone by signing or delivering them.	
	Yes.	Describe	Issuer name:		\$0.00
21.	Retirement	or pension acc	counts		
	Examples: I	nterests in IRA, E	RISA, Keogh, 401(k), 403(b), thri	ft savings accounts, or other pension or profit-sharing plans	
	Yes.	Describe	Type of account and Institut	ion name:	
	_		401(k) or similar plan	Unknown	\$14,000.00
					\$ 14,000.00
22.	Security de	posits and pre	payments		·
				may continue service or use from a company ties (electric, gas, water), telecommunications	
	Yes.	Describe	Institution name or individua	ıl:	\$ 0.00
23	Annuities /	A contract for a	periodic payment of mone	y to you, either for life or for a number of years)	\$0.00
_5.	No.		Parinone of mone	, ,, cime or for a manifer or years,	
	Yes.	Describe	Issuer name and description	n:	\$ 0.00
24.		an education I § 530(b)(1), 529A	-	fied ABLE program, or under a qualified state tuition pr	·
	Yes.	Describe	Institution name and descrip	otion. Separately file the records of any interests. 11 U.S.C	. § 521(c):
25.	Trusts, equ	itable or future	interests in property (other	than anything listed in line 1), and rights or powers	<u> </u>
	Yes.	Describe			\$ 0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and o	ther intellectual property	
				oyalties and licensing agreements	
	Yes.	Describe			\$

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27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses Yes. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Yes. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Yes. Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe..... Term life through employer \$0 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No. ☐ Yes. Describe..... 0.00 35. Any financial assets you did not already list No. Yes. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$14,006.00 for Part 4. Write that number here Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes Current value of the portion you own? Do not deduct secured claims or exemptions

Case 15-41956 Doc 1 Filed 12/12/15 Entered 12/12/15 07:28:23 Desc Main Latania Page 14 of 63 Jumber (if known) Debtor 1 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Yes. Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Yes. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No.

No.

Yes. Describe.....

50. Farm and fishing supplies, chemicals, and feed

Describe.....

0.00

0.00

0.00

Debtor 1 Latania Case 15-41956 Doc 1 Filed 12/12/15 Entered 12/12/15 07:28:23 Desc Main Peoples-Love Document last Name Page 15 of P

51. Any farm- and commercial fishing-related property you did not already list No.		
Yes. Describe		\$ <u>0.0</u> 0
52. Add the dollar value of all of your entries from Part 6, including any entries for Part 6. Write that number here		\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did No	ot List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number her	re>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 5,200.00	
57. Part 3: Total personal and household items, line 15	\$ 2,600.00	
58. Part 4: Total financial assets, line 36	\$ 14,006.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 21,806.00	\$ 21,806.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$21,806.00

Official Form 106A/B Record # 698640 Schedule A/B: Property Page 6 of 6

Fill in this in	nformation to identif	y your case:	
Debtor 1	Latania	R	Peoples-Love
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exemp	ŧ									
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.											
You are clair	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)										
☐ You are clair	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)										
2. For any propert	2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.										
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption							
		Copy the value from Schedule A/B	Check only one box for each exemption								
Brief	Flat screen TV, computer, printer,	4.000	П.	735 ILCS 5/12-1001(b) - \$1,000.00							
description:	cell phone	\$_1,000	\$								
Line from	07		100% of fair market value, up to								
Schedule A/B:	07		any applicable statutory limit								
Brief	Everyday clothes, coats, shoes, accessories	\$ 100	_ \$	735 ILCS 5/12-1001(a),(e) - \$100.00							
description:	accessories	\$	Пэ								
Line from	11		100% of fair market value, up to								
Schedule A/B:	<u>'''</u>		any applicable statutory limit								
Brief description:	costume jewelry, watch	\$ 500	_ \$	735 ILCS 5/12-1001(a),(e) - \$500.00							
description.		Ψ									
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit								
Scriedule A/B.			any applicable statutory limit								
3. Are you claimin	g a homestead exemption of more	than \$155,675?									
(Subject to adjus	(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)										
No.											
Yes. Did you	Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?										
□No											
Official Form 106C	Record # 698640	Schedule C: T	The Property You Claim as Exempt	Page 1 of 2							

Debtor 1 Latania R Document Page 17 of 63 Case Number (if known)

Middle Name **Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief Checking Account, Chase, 6.00 735 ILCS 5/12-1001(b) - \$6.00 \$_6 **\$** description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Brief 401(k) or similar plan, Unknown, \$_ 14,000 □\$_____ 14,000.00 description: 100% of fair market value, up to Line from 21 Schedule A/B: any applicable statutory limit

	Case 15-/110		Filed 12/12/15	Entered 12/12/1	5 07:28:23	Desc Main	
Fill in this in	formation to identify you	ur case:		8 of 63			
Debtor 1	Latania	R	Peoples-Love				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the :	NORTHERN Distric	ct of <u>ILLINOIS</u>				
Case Number			(State)			Check if this	s is an
(If known)						amended fil	ing
Official F	orm 106D						
		lho Have Cl	aims Secured by P)ronerty			12/1
			eople are filing together, both		supplying correct		
nformation. If n		opy the Additional	Page, fill it out, number the en			ny	
	ditors have claims secur	•	•				
					an thin forms		
_			t with your other schedules. Yo	ou have nothing else to repor	on this form.		
■ Yes. Fil	I in all of the information b	pelow.					
Part 1:	List All Secured Claims						
					Column A	Column A	Column C
			e secured claim, list the creditor	· · ·	Amount of claim	Value of collateral	Unsecured
		•	ar claim, list the other creditors er according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
_	.,	·	•				,
2.1 Flagshi	p Credit Accept		escribe the property that secure		\$ 20,740.00	\$ 15,725.00	\$ <u>0.00</u>
Creditor's	Name ty Dr Ste 201	20	014 Dodge Avenger with over 1	4,000 miles			
Number	Street						
		A	s of the date you file, the claim i	is: Check all that apply.	_		
			Contingent				
Chadds		19317 Zip Code	Unliquidated				
City	State	Zip Code	Disputed				
	the debt? Check one.	<u>N</u>	ature of Lien. Check all that apply	<i>I</i> .			
Debtor	•		An agreement you made (such as	s mortgage or secured			
☐ Debtor	,	г	car loan)	ashaniala lian)			
=	1 and Debtor 2 only one of the debtors and anoth		Statutory lien (such as tax lien, magnetiser) Judgment lien from a lawsuit	echanic's lien)			
	one of the deptots and another		Other (including a right to offset)				
_	if this claim relates to a	_					
	unity debt was incurred2014-0)6-24 La	ast 4 digits of account number	1001			
2.2	Suburban Accept. Corp.		escribe the property that secure		\$_7,000.00	\$ 0.00	\$ 7,000.00
Creditor's		20	010 Chevrolet Aveo with over U	JNKNOWN miles	7		
1645 O	gden Ave.						
Number	Street	L					
			s of the date you file, the claim i	s: Check all that apply.			
Downer	rs Grove IL	60515	Contingent				
City		Zip Code	Unliquidated Disputed				
Who owos	the debt? Check one.	_	-	,			
Debtor		N	ature of Lien. Check all that apply An agreement you made (such as				
Debtor	-	•	car loan)	s.rgago or occarou			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At least	one of the debtors and anoth	ner	Judgment lien from a lawsuit				
□ Chack	if this claim relates to a		Other (including a right to offset)				
_	unity debt						
Date Debt	was incurred	Li	ast 4 digits of account number				

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 27,740.00

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Case Number (if known)

Latania R Debtor 1

Par	Additional Page After Isiting any eleby 2.4, and so fort		number them beginning with 2.3, followed	Column A Amount of claim Do not deduct the value of collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any
2.3	Homeward Residential		Describe the property that secures the claim:	\$_0.00	\$ <u>0.00</u>	\$ <u>0.00</u>
	Creditor's Name 1525 S Belt Line Rd					
	Number Street					
			As of the date you file, the claim is: Check all that apply. Contingent			
	Coppell	TX 75019	Unliquidated			
	City	State Zip Code	Disputed			
'	Who owes the debt? Check of	one.	Nature of Lien. Check all that apply.			
	Debtor 1 only		An agreement you made (such as mortgage or secured			
	Debtor 2 only		car loan)			
	Debtor 1 and Debtor 2 only		Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another		Judgment lien from a lawsuit			
	Check if this claim relates to a community debt Date Debt was incurred 2005-2005		Other (including a right to offset)			
	community debt Date Debt was incurred	2005-2005	Last 4 digits of account number 1141			
2.4	-		Last 4 digits of account number1141 Describe the property that secures the claim:	\$_0.00	\$ <u>0.00</u>	\$ <u>0.00</u>
$\overline{}$	Date Debt was incurred			\$_0.00	\$ 0.00	\$ <u>0.00</u>
$\overline{}$	Date Debt was incurred Saxon Mortgage Service			\$_0.00	\$ 0.00	\$ <u>0.00</u>
$\overline{}$	Date Debt was incurred Saxon Mortgage Service Creditor's Name			\$_0.00	\$ <u>0.00</u>	\$ <u>0.00</u>
$\overline{}$	Saxon Mortgage Service Creditor's Name 3701 Regent Blvd			\$ <u>0.00</u>	\$ <u>0.00</u>	\$_0.00
$\overline{}$	Saxon Mortgage Service Creditor's Name 3701 Regent Blvd		Describe the property that secures the claim:	\$ <u>0.00</u>	\$ <u>0.00</u>	\$ _0.00
$\overline{}$	Saxon Mortgage Service Creditor's Name 3701 Regent Blvd Number Street Irving	TX 75063	Describe the property that secures the claim: As of the date you file, the claim is: Check all that apply.	\$ <u>0.00</u>	\$ <u>0.00</u>	\$ <u>0.00</u>
$\overline{}$	Saxon Mortgage Service Creditor's Name 3701 Regent Blvd Number Street		Describe the property that secures the claim: As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>0.00</u>	\$ <u>0.00</u>	\$ <u>0.00</u>
2.4	Saxon Mortgage Service Creditor's Name 3701 Regent Blvd Number Street Irving	TX 75063 State Zip Code	Describe the property that secures the claim: As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>0.00</u>	\$ 0.00	\$ <u>0.00</u>
2.4	Saxon Mortgage Service Creditor's Name 3701 Regent Blvd Number Street Irving City	TX 75063 State Zip Code	Describe the property that secures the claim: As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$ <u>0.00</u>	\$ <u>0.00</u>	\$ <u>0.00</u>
2.4	Saxon Mortgage Service Creditor's Name 3701 Regent Blvd Number Street Irving City Who owes the debt? Check of	TX 75063 State Zip Code	Describe the property that secures the claim: As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of Lien. Check all that apply.	\$ <u>0.00</u>	\$ <u>0.00</u>	\$ <u>0.00</u>
2.4	Saxon Mortgage Service Creditor's Name 3701 Regent Blvd Number Street Irving City Who owes the debt? Check of Debtor 1 only	TX 75063 State Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of Lien. Check all that apply. An agreement you made (such as mortgage or secured	\$ <u>0.00</u>	\$ <u>0.00</u>	\$ <u>0.00</u>
2.4	Saxon Mortgage Service Creditor's Name 3701 Regent Blvd Number Street Irving City Who owes the debt? Check of Debtor 1 only Debtor 2 only	TX 75063 State Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of Lien. Check all that apply. An agreement you made (such as mortgage or secured car loan)	\$ <u>0.00</u>	\$ <u>0.00</u>	\$ <u>0.00</u>
2.4	Saxon Mortgage Service Creditor's Name 3701 Regent Blvd Number Street Irving City Who owes the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	TX 75063 State Zip Code	Describe the property that secures the claim: As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of Lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien)	\$ <u>0.00</u>	\$ 0.00	\$ <u>0.00</u>
2.4	Saxon Mortgage Service Creditor's Name 3701 Regent Blvd Number Street Irving City Who owes the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a	TX 75063 State Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of Lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit	\$ <u>0.00</u>	\$ <u>0.00</u>	\$_0.00

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Eill	in this inf	Case 15-/110		1 Filed 12/12/15	Entered 12/12/15 07 0 of 63	:28:23	Desc Main	
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Del	otor 1	Latania	R	Peoples-Love				
		First Name	Middle Name	Last Name				
Del	otor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Uni	ted States I	Bankruptcy Court for the : <u>1</u>	NORTHERN_ Dis	strict of _ILLINOIS				
Cas	se Number			(State)			☐ Check if	this is an
	(nown)						amende	d filing
Դffi≀	rial Fo	orm 106E/F						Ū
יוווע	<u>Jiai i C</u>	DITIT TOOL/T						40/4-
<u>ich</u>	<u>edule</u>	E/F: Creditors V	<u> Mho Have</u>	Unsecured Claims				12/15
ist the A/B: Parent of the A/B is	e other pa roperty (Cors with pa d, copy th any additi	arty to any executory con Official Form 106A/B) and artially secured claims th	tracts or unexp on Schedule C at are listed in t, number the e ame and case r	, ,	claim. Also list executory contract pired Leases (Official Form 106G of Claims Secured by Property. If r	cts on <i>Schedu</i>). Do not inclu nore space is	ule ude any	
		litara hava priority upaga	urad alaima aa	reinet veu?				
1. DC		litors have priority unsec	ureu ciaiilis ay	janist your				
	_	to Part 2.						
L	Yes.							
ea no ur	ach claim I onpriority a nsecured o	listed, identify what type of amounts. As much as poss claims, fill out the Continua	f claim it is. If a sible, list the cla ation Page of Pa	or has more than one priority unse claim has both priority and nonprio aims in alphabetical order according art 1. If more than one creditor hold structions for this form in the instruc	rity amounts, list that claim here ar g to the creditor's name . If you hav ls a particular claim, list the other c	nd show both poem of the more than to	priority and wo priority	
(.	or arr oxpr	iditation of odon type of oil	umi, 000 the me		alon bookiet.	Total claim	Priority	Nonpriority
							amount	amount
Par	t 2:	ist All of Your NONPRIORI	TY Unsecured C	laims				
3. D o	any cred	litors have nonpriority ur	nsecured claim	s against you?				
Г	No. You	u have nothing to report in	this part. Subr	mit this form to the court with your o	other schedules.			
	Yes.	.		,				
no inc	onpriority u	unsecured claim, list the cr	reditor separate reditor holds a p	alphabetical order of the creditor ely for each claim. For each claim list particular claim, list the other creditor	sted, identify what type of claim it is	s. Do not list c	laims already	Total claim
4.1	AES/SLI	M TRUST		Last 4 digits of account number _	0003			\$ 69,885.00
	Creditor's N		_		2006-2015			
	Po Box 6			When was the debt incurred?	2006-2015			
	Number	Street						
				As of the date you file, the claim is	S: Check all that apply.			
	Harrisbu	irg PA	17106	☐ Contingent☐ Unliquidated				
	City		Zip Code	Disputed				
, I		the debt? Check one.		Biopateu				
ľ	Debtor 1 Debtor 2	•		Type of PRIORITY unsecured clain	n·			
		and Debtor 2 only		Student loans				
		one of the debtors and anothe	er	Obligations arising out of a separa	tion agreement or divorce			
:	=	if this claim relates to a		that you did not report as priority c	-			
'		nity debt		Debts to pension or profit-sharing				
1		n subject to offest?						
ļ	No T			Other. Specify				
	Yes							

Page 21 of 63 <u> Росите</u>пt Debtor 1 Latania R

Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim			
4.2	Argosy University	Last 4 digits of account number	\$ 2,836.00			
	Creditor's Name	<u> </u>				
	225 N Michigan Ave	When was the debt incurred?				
	Number Street					
	#1300	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Chicago IL 60601	Unliquidated				
	City State Zip Code Who owes the debt? Check one.	☐ Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of PRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	=	that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?	book to periotor or profit ordaining plane, and outer offinial dobb				
	No	Other. Specify				
	Yes					
4.3	<u>AT T</u>	Last 4 digits of account number 3248	\$ <u>830.00</u>			
	Creditor's Name	When was the debt incurred? 2015-2015				
	17000 Dallas Pkwy Ste 20	When was the debt incurred? 2015-2015				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Dellas TV 75040	Contingent				
	Dallas TX 75248 City State Zip Code	Unliquidated				
	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of PRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?					
	No	Other. Specify Collecting for Creditor				
	☐ Yes AT T U-Verse	Last 4 digits of account number 5379	\$ 1,212.00			
4.4		Last 4 digits of account number 53/9	\$ 1,212.00			
	Creditor's Name Po Box 3097	When was the debt incurred? 2014-2014				
	Number Street					
	Names 5.350					
		As of the date you file, the claim is: Check all that apply.				
	Bloomington IL 61702	☐ Contingent				
	City State Zip Code	Unliquidated				
	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of PRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?	Collecting for Creditor				
	Yes	Other. Specify Collecting for Creditor				

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Page 22 of 63 Case Number (if known) **Pocument** Latania Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital ONE BANK USA N \$ 509.00 Last 4 digits of account number _ Creditor's Name 2015-2015 15000 Capital One Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Choice Recovery \$ 382.00 4.6 Last 4 digits of account number Creditor's Name 2015-2015 1550 Old Henderson Rd St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Columbus OH 43220 Unliquidated State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt ☐_{Yes} DEPT OF ED/Navient 0701 \$ 978.00 4.7 Last 4 digits of account number Creditor's Name 2011-2013 Po Box 9635 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre 18773 ☐ Unliquidated City State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _

Schedule E/F: Creditors Who Have Unsecured Claims

Yes

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Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and s	so forth.	Total Claim
4.8	DEPT OF ED/Navient	Last 4 digits of account number	0701	\$ 3,035.00
	Creditor's Name		2011 2012	
	Po Box 9635	When was the debt incurred?	2011-2013	
	Number Street			
		As of the date you file, the claim is: Cr	neck all that apply.	
		Contingent	***	
	Wilkes Barre PA 18773	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	☐ Disputed		
ľ	Debtor 1 only	.		
	Debtor 2 only	Time of DDIODITY and a second alaims		
1 3	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim: Student loans		
1 3	=	Obligations arising out of a separation a	agraement or diverse	
	At least one of the debtors and another	that you did not report as priority claims		
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans		
l:	s the claim subject to offest?	Debts to pension of profit-sharing plans	s, and other similar debts	
	No	Other. Specify		
	Yes			
4.9	DEPT OF ED/Navient	Last 4 digits of account number	0505	\$ 4,481.00
	Creditor's Name		2045 2045	
	Po Box 9635	When was the debt incurred?	2015-2015	
	Number Street			
		As of the date you file, the claim is: Ch	neck all that apply.	
		Contingent		
	Wilkes Barre PA 18773	Unliquidated		
v	City State Zip Code Vho owes the debt? Check one.	Disputed		
l i	Debtor 1 only			
li	Debtor 2 only	Type of PRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
1 3	At least one of the debtors and another	Obligations arising out of a separation a	agreement or divorce	
1 3		that you did not report as priority claims		
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans		
l:	s the claim subject to offest?		, and other offinial debte	
	No	Other. Specify		
	Yes			
4.10	DEPT OF ED/Navient	Last 4 digits of account number	0506	\$ 6,816.00
	Creditor's Name		2008-2013	
	Po Box 9635	When was the debt incurred?	2006-2013	
	Number Street			
		As of the date you file, the claim is: Ch	neck all that apply.	
	145H B	Contingent		
	Wilkes Barre PA 18773	Unliquidated		
v	City State Zip Code Vho owes the debt? Check one.	Disputed		
1	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:		
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation a	agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	S	
"	community debt	Debts to pension or profit-sharing plans	s, and other similar debts	
	s the claim subject to offest?			
	No	Other. Specify		
	Yes			

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Case Number (if known) Debtor 1 Latania R

Last Name

First Name

Part 2: Y	our NONPRIORITY Unsecured Claims -	Continuation Page		
After listing any	y entries on this page, number them	beginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.11 DEPT (OF ED/Navient	Last 4 digits of account number	0511	\$ <u>10,256.00</u>
Creditor's Po Box		When was the debt incurred?	2009-2013	
Number	Street			
		As of the date you file, the claim is	: Check all that apply.	
Wilkes	Barre PA 18773	Contingent		
City	State Zip Code	Unliquidated		
	s the debt? Check one.	Disputed		
Debtor	•	- (
☐ Debtor	•	Type of PRIORITY unsecured claim Student loans	:	
=	1 and Debtor 2 only	Obligations arising out of a separat	ion agreement or diverse	
=	t one of the debtors and another	that you did not report as priority cla		
_	if this claim relates to a unity debt	Debts to pension or profit-sharing p		
	m subject to offest?	Besite to periodor or profit origining p	nario, and other ominar debte	
No		Other. Specify		
Yes				
4.12 DEPT (OF ED/Navient	Last 4 digits of account number _	0510	<u>\$_10,256.00</u>
Creditor's		When the debte and 10	2010-2013	
Po Box		When was the debt incurred?		
Number	Street			
		As of the date you file, the claim is	: Check all that apply.	
Wilkes	Barre PA 18773	Contingent		
City	State Zip Code	Unliquidated		
	s the debt? Check one.	Disputed		
Debtor	1 only			
Debtor	2 only	Type of PRIORITY unsecured claim	:	
Debtor	1 and Debtor 2 only	Student loans		
At least	t one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
☐ Check	if this claim relates to a	that you did not report as priority cla	aims	
	unity debt	Debts to pension or profit-sharing p	olans, and other similar debts	
_	m subject to offest?	_		
■ No □ Yes		Other. Specify		
	OF ED/Navient	Last 4 digits of account number	0506	<u>\$_12,510.00</u>
Creditor's			2000 2042	
Po Box	9635	When was the debt incurred?	2008-2013	
Number	Street			
		As of the date you file, the claim is:	: Check all that apply.	
NACII	D. 40770	Contingent		
Wilkes		Unliquidated		
City Who owes	State Zip Code s the debt? Check one.	Disputed		
Debtor	1 only			
Debtor		Type of PRIORITY unsecured claim	:	
_	1 and Debtor 2 only	Student loans		
	t one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
 Check	if this claim relates to a	that you did not report as priority cla		
comm	unity debt	Debts to pension or profit-sharing p	olans, and other similar debts	
le the clair	m subject to offest?			

No

Yes

Other. Specify ____

Page 25 of 63 <u> Pocument</u> Debtor 1 Latania R

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim			
4.14	DEPT OF ED/Navient	Last 4 digits of account number	0510	\$ <u>16,815.00</u>			
	Creditor's Name		0040 0040				
	Po Box 9635	When was the debt incurred?	2010-2013				
	Number Street						
		As of the date you file, the claim is	: Check all that apply.				
		Contingent					
	Wilkes Barre PA 18773	Unliquidated					
١,	City State Zip Code Who owes the debt? Check one.	☐ Disputed					
	Debtor 1 only	_					
	Debtor 2 only	Type of PRIORITY unsecured claim					
	Debtor 1 and Debtor 2 only	Student loans	•				
	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce				
	Check if this claim relates to a	that you did not report as priority cla					
	community debt	Debts to pension or profit-sharing p					
	Is the claim subject to offest?						
	No	Other. Specify					
	Yes						
4.15	DEPT OF ED/Navient	Last 4 digits of account number _	0511	<u>\$ 17,852.00</u>			
	Creditor's Name	When we the debt in sumed 2	2009-2013				
	Po Box 9635	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is	: Check all that apply.				
	Wilkes Barre PA 18773	Contingent					
	City State Zip Code	Unliquidated					
,	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of PRIORITY unsecured claim	1:				
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce				
	Check if this claim relates to a	that you did not report as priority cla	aims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offest?						
	No	Other. Specify					
_	☐ Yes Nationwide Credit & CO		F420	÷ 100.00			
4.16		Last 4 digits of account number _	5120	\$ <u>100.00</u>			
	Creditor's Name 815 Commerce Dr Ste 270	When was the debt incurred?	2015-2015				
	Number Street						
	Tuniso.						
		As of the date you file, the claim is	: Check all that apply.				
	Oak Brook IL 60523	Contingent					
	City State Zip Code	Unliquidated					
'	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of PRIORITY unsecured claim	1:				
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce				
	Check if this claim relates to a	that you did not report as priority cl					
	community debt	Debts to pension or profit-sharing p	plans, and other similar debts				
	Is the claim subject to offest?						
	No Yes	Other. Specify Medical Debt					
	L res						

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim		
4.17	Navient	Last 4 digits of account number	0917	\$ <u>10,635.00</u>		
	Creditor's Name		2007-2013			
	Po Box 9500	When was the debt incurred?	2007 2010			
	Number Street					
		As of the date you file, the claim is:	: Check all that apply.			
	M/II D. 40770	Contingent				
	Wilkes Barre PA 18773	Unliquidated				
١,	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	_				
	Debtor 2 only	Type of PRIORITY unsecured claim	•			
1 3	Debtor 1 and Debtor 2 only	Student loans	•			
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla				
'	community debt	Debts to pension or profit-sharing p				
1	Is the claim subject to offest?	Desire to periode or profit chairing p	ians, and one of one			
	No	Other. Specify				
	Yes					
4.18	Navient	Last 4 digits of account number	0917	\$ <u>20,153.00</u>		
	Creditor's Name		2007 2012			
	Po Box 9500	When was the debt incurred?	2007-2013			
w	Number Street					
		As of the date you file, the claim is	: Check all that apply.			
		Contingent				
	Wilkes Barre PA 18773	Unliquidated				
	City State Zip Code Who owes the debt? Check one.	☐ Disputed				
	Debtor 1 only	_				
	Debtor 2 only	Type of PRIORITY unsecured claim				
		Student loans				
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
		that you did not report as priority cla				
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
l 1	Is the claim subject to offest?	Debts to pension or profit-straining p	ians, and other similar debts			
	No	Other. Specify				
i	Yes					
4.19	Rushmore Loan	Last 4 digits of account number		\$ <u>1.00</u>		
	Creditor's Name					
	15480 Laguna Canyon Rd	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is:	: Check all that apply.			
		Contingent				
	Irvine CA 92618	Unliquidated				
	City State Zip Code	Disputed				
	Who owes the debt? Check one.	LI Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of PRIORITY unsecured claim	:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separat				
	Check if this claim relates to a	that you did not report as priority cla				
Ι.	community debt	Debts to pension or profit-sharing p	lans, and other similar debts			
	Is the claim subject to offest?	Matter Only				
	Yes	Other. Specify Notice Only				
	L 100					

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Page 27 of 63 **Pocument** Latania Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Santander Consumer USA \$ 8,701.00 Last 4 digits of account number Creditor's Name PO Box 961245 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent TX 76161 Fort Worth Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: ☐ Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes SLM Financial CORP \$ 0.00 4.21 Last 4 digits of account number Creditor's Name 2008-2009 11100 Usa Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 46037 Fishers IN Unliquidated City State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes SLM Financial CORP 0506 \$ 0.00 4.22 Last 4 digits of account number Creditor's Name 2008-2009 11100 Usa Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Fishers 46037 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offest?

No

Yes

Other. Specify _

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Page 28 of 63 **Pocument** Latania Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** SLM Financial CORP \$ 0.00 Last 4 digits of account number _ Creditor's Name 2009-2010 11100 Usa Pkwy When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 46037 Fishers IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes SLM Financial CORP 0511 \$ 0.00 4.24 Last 4 digits of account number Creditor's Name 2009-2010 11100 Usa Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 46037 Fishers IN Unliquidated City State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ \prod_{Yes} University Pathologists, PC \$ 579.00 4.25 Last 4 digits of account number Creditor's Name PO Box 805864 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60680 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services

Yes

Doc 1 Filed 12/12/15 Entered 12/12/15 07:28:23 Desc Main Case 15-41956 Page 29 of 63 Case Number (if known) <u>Pocument</u> Latania Debtor 1 First Name 1159 \$ 6,247.00 US Cellular 4.26 Last 4 digits of account number Creditor's Name 2012-2013 900 Merchants Concourse When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Westbury Unliquidated City
Who owes the debt? Check one. State Zip Code ☐ Disputed Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: ☐ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Unknown Credit Extension

community debt
Is the claim subject to offest?

No

Yes

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Latania Debtor 1

R

Pocument

Part 4:	Add the Amounts for Each Type of Unsecured Claim
---------	--

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$183,672.00
	6g. Obligations arising out of a separation agreement		
	or divorce that you did not report as priority claims	6g.	\$0.00
	or divorce that you did not report as priority	6g. 6h.	\$
	or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other	J	0.00

		Case 15.		Filed 12/12/15	Enter	ed 12/12/15 07:	:28:23 D	esc Main	
FIII	in this in	formation to ident	iry your case:			1 of 63			
Del	btor 1	Latania	R	Peoples-Love	e				
Dal	htor O	First Name	Middle Name	Last Name					
	btor 2 buse, if filing)	First Name	Middle Name	Last Name	•				
Uni	ited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS					
	se Number	·		(State)				Check if this is a amended filing	ın
Offi∂	cial F	orm 106G						ag	
			ory Contracts and	Unavaired Lea					12/15
nformaddition 1. Do	ation. If ronal page o you have No. Ch Yes. Filest separate	nore space is need so, write your name re any executory coneck this box and so it in all of the informately each person o	possible. If two married people ded, copy the additional page e and case number (if known). Contracts or unexpired leases? Aubmit this form to the court with ation below even if the contract or company with whom you have cell phone). See the instruction	fill it out, number the end. your other schedules. Your or leases are listed in Some the contract or lease.	ntries, and a fou have note Schedule A	ning else to report on this B: Property (Official Form what each contract or le	s form. n 106A/B) ease is for (for	cts and	
un	expired le	eases.	om you have the contract or I			State what the cont	·		
2.1									
	Name				-				
	Number	Street			-				
	City		State Zip	Code	_				
2.2									
	Name				-				
	Number	Street			_				
	City		State Zip	Code	_				
2.3									
	Name				-				
	Number	Street			_				
	City		State Zip	Code	_				
2.4									
_	Name				=				
	Number	Street			_				
	City		State Zip	Code	_				
2.5									
	Name				-				
	Number	Street			-				
	Number	Street							

State Zip Code

City

Official Form 106G

Fill in this in	formation to ident	ify your case:	
Debtor 1	Latania	R	Peoples-Love
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>
Case Number			(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

y	any reasonant agos, mile year maine and eace maines. In milenty, rinered every question.								
1. D c	o you have any codebtors? (If you are filing a joint case, do not list either	spouse as a codeb	tor.)						
] No.								
	Yes								
	ithin the last 8 years, have you lived in a community property state or t izona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Te	= :							
	No. Go to line 3.								
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?									
	No								
	Yes. Inwhich community state or territory did you live?	Fill in t	ne name and current address of that person.						
	Name of your spouse, former spouse or legal equivalent								
	Number Street								
	City State	Zip Code							
3. In	Column 1, list all of your codebtors. Do not include your spouse as a	codebtor if your spe	ouse is filing with you. List the person						
	nown in line 2 again as a codebtor only if that person is a guarantor or chedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or	-							
	chedule E/F, or Schedule G to fill out Column 2.	Scriedule G (Officia	ai ronn 1000). Use Schedule D,						
	Column 1: Your codebtor		Column 2: The creditor to whom you owe the debt						
			Check all schedules that apply:						
3.1			,						
3.1	Kendell Love		Schedule D, line 2						
	Name 1256 W Grenshaw Street 20	4	Schedule E/F, line						
	Number Street	60607	Schedule G, line						
	Chicago IL City State	Zip Code							
3.2			Schedule D, line						
	Name		Schedule E/F, line						
	Number Street		Schedule G, line						
	City State	Zip Code							
3.3	Oily Sidle	Zip Code	Schedule D, line						
التا	Name		Schedule E/F, line						
	Number Street								
	Number Street		Schedule G, line						
	City State	Zip Code							

			Document Page
Fill in this in	formation to identi	fy your case:	
Debtor 1	Latania	R	Peoples-Love
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he: <u>NORTHERN DISTRICT O</u>	F ILLINOIS
Case Number	-		_
(II KHOWH)			
	4001		
official F	orm 106I		

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	ort 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	l	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Mental Health Cou	unselor	
	Occupation may Include student or homemaker, if it applies.	Employers name	Advocate Health Care		
		Employers address	2025 Windsor Dr		
			Oak Brook, IL 605	23	,
		How long employed there?	6 years		
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ne date you file this form. If you h	oine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			\$4,405.53	\$0.00
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$4,405.53	\$0.00

 Official Form 106I
 Record #
 698640
 Schedule I: Your Income
 Page 1 of 2

Latania Debtor 1

Middle Name

First Name

Document Peoples-Love

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For Debtor 1 For Debtor 2 or non-filing spouse \$4,405.53 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$468.37 \$0.00 5a 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 5c. \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 5d. \$0.00 \$0.00 \$209.99 \$0.00 5e. Insurance 5e 5f. Domestic support obligations \$0.00 \$0.00 5f 5g. Union dues 5g. \$0.00 \$0.00 5h. Other deductions. Specify: __ Life Insurance(D1), Gift shop(D1), Parking(D1), 5h \$70.40 \$0.00 6. **Add the payroll deductions**. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 6. \$748.76 \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$3,656.77 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$0.00 \$0.00 Interest and dividends 8b. 8b. \$0.00 \$0.00 Family support payments that you, a non-filing spouse, or a 8c. 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. 8g. \$0.00 \$0.00 Other monthly income. Specify: 8h. \$0.00 \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$0.00 \$0.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$3,656.77 \$0.00 \$3.656.77 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. \$0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$3,656.77 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? x No. Yes. Explain:

F	ill in this in	formation to identify yo	ur case:				
	Debtor 1	Latania	R	Peoples-Love	Check if this	is:	
_		First Name	Middle Name	Last Name		ended filing	
	Debtor 2 Spouse, if filing)	First Name	Middle Name	Last Name		ement showing post as of the following o	
ι	Jnited States	Bankruptcy Court for the : _	NORTHERN DISTRICT	OF ILLINOIS		 D / YYYY	
	Case Number (If known)	-			IVIIVI 7 D	D/ 1111	
	ficial E	orm 106 l				rate filing for Debtor ns a separate house	
		<u>orm 106J</u>			maman	no a separate nouse	noid.
		e J: Your Exp					12/14
more	-	needed, attach another s		ple are filing together, both are the top of any additional pages			
Pa	ort 1: 0	Describe Your Household					
1.	Is this a joi	nt case?					
		Go to line 2.					
	Yes.	Does Debtor 2 live in a s	eparate household?				
		No.	file a separate Schedu	ulo. I			
		Tes. Debtor 2 must	ille a separate scriedt	ile J.			
2.	Do you h	nave dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Do not lis Debtor 2	st Debtor 1 and		t this information for ndent			No
	Do not st	tate the dependents'			Daughter	20	X Yes
	names.				Con	40	No
					Son	12	X Yes
					Con	11	No
					Son	11	X Yes
							X No
							Yes
							X No
							Yes
3.	Do your	expenses include	X No				
		s of people other than and your dependents?	Yes				
		and your dependents.	Ш				
		stimate Your Ongoing Mo					
	-	•		nless you are using this form as a supplemental <i>Schedule J</i> , ch		•	
	applicable		,,				
	-	-	-	ance if you know the value		,	our expenses
or s	ucn assist	ance and nave included	it on Schedule I: You	r Income (Official Form 106l.)			our expenses
4.		-	xpenses for your resid	dence. Include first mortgage pa	yments and		#1.100.00
	-	for the ground or lot.				4.	\$1,100.00
		cluded in line 4:				4 a.	\$0.00
			renter's insurance			4a. 4b.	\$0.00
		operty, homeowner's, or r					\$0.00
		me maintenance, repair, meowner's association o				4c. 4d.	\$0.00
	4u. ⊓0	incowners association o	i condominium dues			4 u.	φυ.υυ

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Latania First Name

Debtor 1

R

Middle Name

Document

Last Name

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Case Number (if known) __

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$125.00 Electricity, heat, natural gas 6a. 6a. 6h \$0.00 Water, sewer, garbage collection \$125.00 6c. 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$350.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$70.00 9. Clothing, laundry, and dry cleaning \$55.00 10. 10. Personal care products and services \$50.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$285.00 12. Do not include car payments. \$55.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$320.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$189.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Schedule J: Your Expenses

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Latania R Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$2,724.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$3,656.77 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,724.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$932.77 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 106J Record # 698640 Schedule J: Your Expenses Page 3 of 3

Fill in this information to identify your case:			
Debtor 1	Latania	R	Peoples-Love
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	•		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	attorney to help you fill out bankruptcy forms?
■ No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	ne summary and schedules filed with this declaration and that they are true and
correct.	
/s/ Latania R Peoples-Love	×
Signature of Debtor 1	Signature of Debtor 2
Date 12/10/2015 MM / DD / YYYY	Date
WIN / DD / IIII	WIN / OU / IIII

Document Fill in this information to identify your case: Peoples-Love Debtor 1 Latania R Middle Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) Case Number Check if this is an (If known) amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.			
Part 1: Give Details About Your Marital Status a	nd Where You Lived Before		
01. What is your current marital status?			
Married			
Not married			
_			
02 During the last 3 years, have you lived anywher	re other than where you live nov	v?	
No.			
Yes. List all of the places you lived in the last	3 years. Do not include where yo	u live now.	
Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
	lived there		lived there
property states and territories include Arizona,		community property state or territory? (Community vada, New Mexico, Puerto Rico, Texas, Washington,	
and Wisconsin.) No.			
Yes. Make sure you fill out Schedule H: Your	Codebtors (Official Form 106H).		
Part 2: Explain the Sources of Your Income			
Explain the courses of Tour Income			

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Document Page 40 of 63 Debtor 1 Latania Peoples-Love Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$48,800 ■ Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$56,000 ■ Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business Wages, commissions, \$52,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2013) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Last Name

Document Page 41 of 63 R Peoples-Love Latania Case Number (if known) __

06	Are either Debtor 1's or Debtor 2's debts primarily cons	umer debts?			
	No. Neither Debtor 1 nor Debtor 2 has primarily con	nsumer debts. Co	nsumer debts are defined ir	11 U.S.C. § 101(8) as	3
	"incurred by an individual primarily for a personal	, family, or househ	old purpose."		
	During the 90 days before you filed for bankrupto	y, did you pay any	creditor a total of \$6,225* of	or more?	
	No. Go to line 7.				
	Yes. List below each creditor to whom you pa		•	-	
	total amount you paid that creditor. Do not in	• •	· · · · · ·		
	child support and alimony. Also, do not include * Subject to adjustment on 4/01/16 and every 3 years			•	
	Yes. Debtor 1 or Debtor 2 or both have primarily co	onsumer debts.			
	During the 90 days before you filed for bankrupt	tcy, did you pay ar	y creditor a total of \$600 or	more?	
	☐ No. Go to line 7.				
	Yes. List below each creditor to whom you pa	aid a total of \$600	or more and the total amou	nt you paid that	
	creditor. Do not include payments for domest	tic support obligati	ons, such as child support a	and	
	alimony. Also, do not include payments to an	n attorney for this b	pankruptcy case.		
		Dates of	Total amount paid	Amount you still o	we Was this payment for
		payments			
	Flagship Credit Accept 3 Christy	Monthly	\$ 1,497	\$ 19,243	Mortgage
	Dr Ste 201 Chadds Ford PA				☐ Car
	19317				Credit card
					☐ Loan repayment☐ Suppliers or vendors
					Other
07	Within 1 year before you filed for bankruptcy, did you make	e a payment on a	debt you owed anyone who	was an insider?	
	Insiders include your relatives; any general partners; relati				
	corporations of which you are an officer, director, person i agent, including one for a business you operate as a sole				
	such as child support and alimony.				
	No.				
	Yes. List all payments to an insider.				
		Dates of		mount you still	Reason for this payment
		payment	paid	ve	
08	Within 1 year before you filed for bankruptcy, did you make	e any payments o	r transfer any property on a	ccount of a debt that b	enefited
	an insider?				
	Include payments on debts guaranteed or cosigned by an	insider.			
	No.				
	Yes. List all payments to an insider.				
		Dates of payment		nount you still ve	Reason for this payment Include creditor's name
F	art 4: Identify Legal actions, Repossessions, and Forecle	-			
	, , , , , , , , , , , , , , , , , , , ,				

Debtor 1

First Name

Middle Name

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ebto	or 1	Latania	R	Peoples-Love	Case Number (if kr	10Wn)	
		First Name	Middle Name	Last Name			
09	List		personal injury cases	ou a party in any lawsuit, court ac , small claims actions, divorces, c		•	
		No.					
		Yes. Fill in the details.					
				Nature of the case	Court or agency		Status of the case
10		nin 1 year before you filed f eck all that apply and fill in t		ny of your property repossessed, f	oreclosed, garnished, attached, s	eized, or levied?	
		No. Go to line 11					
		Yes. Fill in the information I	below.				
11		nin 90 days before you file efuse to make a payment		d any creditor, including a bank of debt?	or financial institution, set off ar	ıy amounts from y	our accounts
		No. Go to line 11					
		Yes. Fill in the information I	below.				
12		nin 1 year before you filed rt-appointed receiver, a cu	· -	any of your property in the poss official?	ession of an assignee for the bo	enefit of creditors,	a
	■ N						
	<u></u>	res.					
P	art 5:	List Certain Gifts and	Contributions				
13	With	nin 2 years before you file	d for bankruptcy, did	you give any gifts with a total va	alue of more than \$600 per pers	on?	
		No.					
		Yes. Fill in the details for ea	ach gift.				
14	With	nin 2 years before you file	d for bankruptcy, did	you give any gifts or contribution	ons with a total value of more th	an \$600 to any ch	arity?
		No.					
		Yes. Fill in the details for ea	ach gift.				
			-				
P	art 6:	List Certain Losses					
15		hin 1 year before you filed abling?	for bankruptcy or si	nce you filed for bankruptcy, did	you lose anything because of t	heft, fire, other dis	saster, or
		No.					
	=	Yes. Fill in the details for ea	ach gift.				
			J				
P	art 7	List Certain Payments	or Transfers				
16	With	nin 1 year hefore you filed	for hankruntey did s	you or anyone else acting on you	ir hehalf nav or transfer any nro	nerty to anyone y	ou consulted
	abo	ut seeking bankruptcy or	preparing a bankrup				ou consultou
		No.					
		Yes. Fill in the details					
	F	Party Contact Info		Description and value of any	property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Street #340	00				\$4,000.00: \$0.00 paid prior to filing,
		Chicago,IL 60603					balance to be paid through the plan.
							unough the plan.

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Last Name

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| Latania | R | Peoples-Love | Case Number (if known) |

	Party Contact Info	Description and value of	f any property transferre	d Date payr or transfe	
	Hananwill Credit Counseling	Credit Counseling Service	es	2015	\$25.00
	115 N. Cross St.	_			
	Robinson, IL 62454	_			
	Within 1 year before you filed for bankrup promised to help you deal with your credi			sfer any property to any	one who
ı	On not include any payment or transfer the No.	at you listed on line 16.			
	Yes. Fill in the details.				
t I	Within 2 years before you filed for bankrup ransferred in the ordinary course of your nclude both outright transfers and transfe Do not include gifts and transfers that you	business or financial affairs? ers made as security (such as the g	ranting of a security inte		
	No.				
	Yes. Fill in the details for each gift. Within 10 years before you filed for bankri	untcy did you transfer any property	to a self-settled trust or	similar device of which	VOIL are a
	peneficiary? (These are often called asset		to a sem-settled trust of	Similar device of which	you are a
	No.☐ Yes. Fill in the details for each gift.				
Pal	List Certain Financial Accounts, Ins	truments, Safe Deposit Boxes, and St	orage Units		
) \ : !	List Certain Financial Accounts, Institution 1 year before you filed for bankrup sold, moved, or transferred? Include checking, savings, money market, nouses, pension funds, cooperatives, ass	tcy, were any financial accounts or	instruments held in your	-	
) \ : !	Within 1 year before you filed for bankrup sold, moved, or transferred? nclude checking, savings, money market,	tcy, were any financial accounts or	instruments held in your	-	
) \ : !	Within 1 year before you filed for bankrup sold, moved, or transferred? nclude checking, savings, money market, nouses, pension funds, cooperatives, ass	tcy, were any financial accounts or	instruments held in your	-	
) \ : :	Within 1 year before you filed for bankrup sold, moved, or transferred? include checking, savings, money market, nouses, pension funds, cooperatives, ass	tcy, were any financial accounts or	instruments held in your	-	
) \ : !	Within 1 year before you filed for bankrup sold, moved, or transferred? include checking, savings, money market, nouses, pension funds, cooperatives, ass	tcy, were any financial accounts or , or other financial accounts; certifi ociations, and other financial instit	instruments held in your cates of deposit; shares in tions. Type of account or instrument Checking Savings	Date account was closed, sold, moved,	brokerage Last balance before
0 N 1	Within 1 year before you filed for bankrup; sold, moved, or transferred? include checking, savings, money market, nouses, pension funds, cooperatives, ass No. Yes. Fill in the details.	tcy, were any financial accounts or , or other financial accounts; certifi ociations, and other financial instit Last 4 digits of account number	instruments held in your cates of deposit; shares in tions. Type of account or instrument Checking	Date account was closed, sold, moved, or transferred	brokerage Last balance before closing or transfer
) \ : !	Within 1 year before you filed for bankrup; sold, moved, or transferred? include checking, savings, money market, nouses, pension funds, cooperatives, ass No. Yes. Fill in the details.	tcy, were any financial accounts or , or other financial accounts; certifi ociations, and other financial instit Last 4 digits of account number	instruments held in your cates of deposit; shares in ations. Type of account or instrument Checking Savings Money market Brokerage	Date account was closed, sold, moved, or transferred	brokerage Last balance before closing or transfer
· \	Within 1 year before you filed for bankrup; sold, moved, or transferred? include checking, savings, money market, nouses, pension funds, cooperatives, ass No. Yes. Fill in the details.	tcy, were any financial accounts or , or other financial accounts; certifi ociations, and other financial instit Last 4 digits of account number	instruments held in your cates of deposit; shares in ations. Type of account or instrument Checking Savings Money market Brokerage	Date account was closed, sold, moved, or transferred	brokerage Last balance before closing or transfer
	Within 1 year before you filed for bankrup; sold, moved, or transferred? include checking, savings, money market, nouses, pension funds, cooperatives, ass No. Yes. Fill in the details.	tcy, were any financial accounts or , or other financial accounts; certifi ociations, and other financial instit Last 4 digits of account number XXX - Unknown	instruments held in your cates of deposit; shares in tions. Type of account or instrument Checking Savings Money market Brokerage Other	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Within 1 year before you filed for bankrup sold, moved, or transferred? Include checking, savings, money market, nouses, pension funds, cooperatives, ass No. Yes. Fill in the details. Healthcare Associates Credit Union Oo you now have, or did you have within a cash, or other valuables? No.	tcy, were any financial accounts or , or other financial accounts; certifi ociations, and other financial instit Last 4 digits of account number XXX - Unknown	instruments held in your cates of deposit; shares in tions. Type of account or instrument Checking Savings Money market Brokerage Other	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
1 1 I	Within 1 year before you filed for bankrup sold, moved, or transferred? Include checking, savings, money market, nouses, pension funds, cooperatives, ass No. Yes. Fill in the details. Healthcare Associates Credit Union Oo you now have, or did you have within a tash, or other valuables?	tcy, were any financial accounts or , or other financial accounts; certifi ociations, and other financial instit Last 4 digits of account number XXX - Unknown	instruments held in your cates of deposit; shares in tions. Type of account or instrument Checking Savings Money market Brokerage Other	Date account was closed, sold, moved, or transferred 7/2014	Last balance before closing or transfer
	Within 1 year before you filed for bankrup sold, moved, or transferred? Include checking, savings, money market, nouses, pension funds, cooperatives, ass No. Yes. Fill in the details. Healthcare Associates Credit Union Oo you now have, or did you have within a cash, or other valuables? No.	tcy, were any financial accounts or , or other financial accounts; certifications, and other financial instit Last 4 digits of account number XXX - Unknown	instruments held in your cates of deposit; shares in tions. Type of account or instrument Checking Savings Money market Brokerage Other Other	Date account was closed, sold, moved, or transferred 7/2014	Last balance before closing or transfer \$0 Securities,
	Within 1 year before you filed for bankrup sold, moved, or transferred? Include checking, savings, money market, nouses, pension funds, cooperatives, ass No. Yes. Fill in the details. Healthcare Associates Credit Union Oo you now have, or did you have within a cash, or other valuables? No.	tcy, were any financial accounts or , or other financial accounts; certifications, and other financial instit Last 4 digits of account number XXX - Unknown	instruments held in your cates of deposit; shares in tions. Type of account or instrument Checking Savings Money market Brokerage Other Other	Date account was closed, sold, moved, or transferred 7/2014	Last balance before closing or transfer \$0 Securities,

Debtor 1

First Name

Middle Name

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ebtor 1	Latania	R	Peoples-Love_	Case Number (if known)	
	First Name	Middle Name	Last Name	· /	
22 Ha	ive you stored pro	perty in a storage unit o	r place other than your home within 1	year before you filed for bankruptcy?	
	No.				
	Yes. Fill in the det	aile			
_	i res. i ili ili tile det	alls.	Who else has or had access to it?	Describe the contents	Do you still
				2000,100 1110 001101110	have it?
Part	9: Identify Prop	erty You Hold or Control	for Someone Else		
	you hold or contr	ol any property that so	neone else owns? Include any proper	ty you borrowed from, are storing for, or ho	old in trust
	No.				
	Yes. Fill in the det	ails.			
			Where is the property?	Describe the property	Value
Part 1	Give Details	About Environmental Info	rmation		
		0, the following definition	ons apply:		
haz	zardous or toxic su	ıbstances, wastes, or m	or local statute or regulation concerni aterial into the air, land, soil, surface v the cleanup of these substances, was		
	-	on, facility, or property erate, or utilize it, includ	-	aw, whether you now own, operate, or utiliz	е
			onmental law defines as a hazardous ntaminant, or similar term.	waste, hazardous substance, toxic	
Report	all notices, releas	es, and proceedings the	at you know about, regardless of wher	n they occurred.	
24 Ha	s any government	al unit notified you that	you may be liable or potentially liable	under or in violation of an environmental I	aw?
	No.				
	Yes. Fill in the det	ails.			
			Governmental unit	Environmental law, if you know it	Date of notice
25 Ua	wa wan natified an	y gavarnmental unit of	any release of hazardous material?		
² ⊓a	ive you notined an -	y governmental unit of	any release of hazardous material?		
_	No.				
	Yes. Fill in the det	ails.			
			Governmental unit	Environmental law, if you know it	Date of notice
26 Ha	ive you been a par	ty in any judicial or adm	ninistrative proceeding under any envi	ronmental law? Include settlements and or	ders.
	No.				
	Yes. Fill in the det	ails			
_	1 100. 1 iii iii alo doc	ano.	Court or agency	Nature of the case	Status of the case
			,		
Part 1	Give Details	About Your Business or C	onnections to Any Business		
27 W i	ithin 4 years before	vou filed for benkrunt	ov did vou own a business or bave on	y of the following connections to any busin	20002
VVI		-	a trade, profession, or other activity,	y of the following connections to any busing	1633 !
	_				
	_		ny (LLC) or limited liability partnershi	p (LLP)	
	∐ A partner in a	-			
	<u></u>	ector, or managing exe	•		
	∐ An owner of a	t least 5% of the voting	or equity securities of a corporation		
	No. None of the a	bove applies. Go to Par	t 12.		
		* *	he details below for each business.		
_					

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Debtor 1	Latania	R	Peoples-Love	Case Number (if known)	
	First Name	Middle Name	Last Name		
	thin 2 years before y		you give a financial statement to a	nyone about your business? Include all financial	
	No.				
	Yes. Fill in the detail	ls.			
		Date is:	sued		
Part 12	Sign Below				
	.S.C. §§ 152, 1341, 1		6		
×	/s/ Latania R Ped Signature of Debtor		Signature of Deb	tor 2	
	Signature of Debtor	ı	Signature of Dec	101 2	
	Date 12/10/2015		Date		
	MM / DD /	YYYY	Date MM / DE	/ YYYY	
■ :	No Yes you pay or agree to		f Financial Affairs for Individuals F	illing for Bankruptcy (Official Form 107)? ptcy forms?	
□,	Yes. Name of perso	n	·	Attach the Bankruptcy Petition Preparer's Notice,	- 440)
				Declaration, and Signature (Official Form	ก 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re			
Latania R Peop	ples-Love / Debtor	Case No:	
		Chapter:	Chapter 13
	DISCLOSURE OF COM	MPENSATION OF ATTORNEY FOR DE	BTOR
compensation p	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) and to me within one year before the filing of the rendered on behalf of the debtor(s) in contempts.	ne petition in bankruptcy, or agreed to be pair	id to me, for services
For legal s	services, I have agreed to accept	\$4,000.00	
Prior to th	ne filing of this statement I have received	\$0.00	
Balance D)ue	\$4,000.00	
2. The source	e of the compensation paid to me was:		
Debt	tor(s) Other: (specify		
3. The source	e of compensation to be paid to me is:		
Deb	btor(s) Other: (specify		
4. I have of my law firm.	e not agreed to share the above-disclosed compe	ensation with any other person unless they a	re members and associates
I have	e agreed to share the above-disclosed compensa	ation with a other person or persons who are	not members or associates
5. In return for case, include	or the above-disclosed fee, I have agreed to rend ding:	der legal service for all aspects of the bankru	iptcy
a. Analy bankruptcy;	vsis of the debtor's financial situation, and rende	ering advice to the debtor in determining wh	nether to file a petition in
b. Prepa	ration and filing of any petition, schedules, stat	ements of affairs and plan which may be rec	quired;
c. Repre	esentation of the debtor at the meeting of creditor	ors and confirmation hearing, and any adjour	rned hearings thereof;
6. By agreem	nent with the debtor(s), the above-disclosed fee	does not include the following service:	
	1	ERTIFICATION	for
	payment to	statement of any agreement or arrangement i	.OI
	me for representation of the debtor(s) in this b Date: 12/12/2015	oankruptcy proceedings. /s/ Jonathan Daniel Parker	
		Signature of Attorney	
	1		

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Geraci Law L.L.C. Name of law firm

Case 15-41956 Doc 1 Filed 12/12/15 Entered 12/12/15 07:28:23 Desc Main Document Page 47 of 63 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



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- C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES
- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has received,	\$ 0	
toward the flat fee, leaving a balance due of \$4000	; and \$ <u>0</u>	_for expenses
leaving a balance due for the filing fee of \$ 310		



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4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date. 10/0//	Date:	121	8	/	15	
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Signed:

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 15-41956 Doc 1 Filed 12/12/15 Entered 12/12/15 07:28:23 Desc M Document 12/12/15 of 63 National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603 1-866-925-1313 help@geracilaw.com Entered 12/12/15 07:28:23 Desc Main



Date: 12/8/2015

Consultation Attorney: PAR

Record #: 698-640

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property. I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. per month for 5 PLAN: The plan payment is estimated to be \$_430_ months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines), debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc., all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name, other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

X O D Production	X		
Latana Peeples-Love (Debtor)		(Joint Debtor)	
\mathbf{x}		Dated: 12-8-15	
Attorney for the Debtor(s)	Representing Geraci Law L.L.C.		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latania R Peoples-Love / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/10/2015 /s/ Latania R Peoples-Love

Latania R Peoples-Love

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

IU Le rarailla IX Leobies-roke / Deproi

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Latania R Peoples-Love / Debto

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 12/10/2015	/s/ Latania R Peoples-Love		
	Latania R Peoples-Love		

/s/ Jonathan Daniel Parker Dated: 12/12/2015

Attorney: Jonathan Daniel Parker

Form B 201A. Notice to Consumer Debtor(s) Record # 698640 Page 2 of 2

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Debtor	1 Latania	R	Peoples-Love	Case Number (if known)	·
	First Name	Middle Name	Last Name		
	Answer These Questio	ns for Reporting Purpose	9S		
	What kind of debts do you have?	as "incurred la	to line 17. ebts primarily business debts' business or investment or through to line 16c.	onal, family, or household purpos **Resiness debts are debts that y **the operation of the business or in	e." ou incurred to obtain
	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	 ∐ Yes. I am filii		ate that after any exempt property	
	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5, ☐ 5,001-10 ☐ 10,001-2	0,000	☐ 25,001-50,000
	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100 \$100,001-\$50 \$500,001-\$1	0,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100 ■ \$100,001-\$50	0,000 ☐ \$10,000 00,000 ☐ \$50,000	001-\$10 million ,001-\$50 million ,001-\$100 million 0,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
	Sign Below				
For y	ou	correct. If I have chosen to a title 11, United State Chapter 7. If no attorney represents document, I have I request relief in act I understand making with a bankruptcy con 18 U.S.C. §§ 152, 1	file under Chapter 7, I am aware the es Code. I understand the relief available. I understand the relief available to be a coordance with the chapter of title 1 gg a false statement, concealing processes can result in fines up to \$250,01341, 1519, and 3571.	at I may proceed, if eligible, unde ailable under each chapter, and I e to pay someone who is not an a quired by 11 U.S.C. § 342(b). It, United States Code, specified operty, or obtaining money or prop	r Chapter 7, 11,12, or 13 of choose to proceed under ttorney to help me fill out in this petition. erty by fraud in connection years, or both.
		Executed on .	:[Z / [O /2015	Executed on	MM / DD / YYYY

Record # 698640

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Debtor 1	Latania	R	Peoples-Love
	First Name	Middle Name	Last Name
Debtor 2	***	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the: <u>NORTHERN</u> District of	ILLINOIS
O N b			(State)
Case Number (If known)	•	***************************************	

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below					
Did you pay or agree to pay someone who is NOT an attorney	r to help you fill out bankruptcy forms?				
■ No					
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.					
V-1.050					
Signature of Debtor 1	Signature of Debtor 2				
Date : 12 / 15 /2015 MM / DD / YYYY	DateMM / DD / YYYY				

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Case Number (if known) ___

Peoples-Love

Last Name

www	
	News for pulling the progressial will of any pulsage of care 4 mp majority?
PANABILI PAN	_
	Mo.
TO THE STATE OF TH	Yes. Fill in the details.
	Environmental law, if you know it Date of notice
26	Have you been a party in any judicial or eximinativative proceeding under any sevironmental law? but also extlements and orders.
	No.
	Yes. Fill in the details.
	Nature of the case Status of the case
	Give Details About Your Business or Connections to Any Business
27	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?
	A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
	A member of a limited liability company (LLC) or limited liability partnership (LLP)
	A partner in a partnership
	☐ An officer, director, or managing executive of a corporation
	☐ An owner of at least 5% of the voting or equity securities of a corporation
	Min owner of at least 5% of the voting of equity securities of a corporation
	No. None of the above applies. Go to Part 12.
	Yes. Check all that apply above and fill in the details below for each business.
28	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial
	Institutions, creditors, or other parties.
	No.
	Yes. Fill in the details.
	Date issued (1997)
	Sign Below
	03.150.01
i	have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the
a	nswers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud n connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
	8 U.S.C. §§ 152, 1341, 1519, and 3571.
	X Jajan West Strate Str
	Signature of Debtor 1 Signature of Debtor 2
	Date 12 / 1 = /2015 Date MM / DD / YYYY
	MM / DD / YYYY MM / DD / YYYY
Đ	id you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
ı	No No
	Yes
D	id you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
I	No No
•	Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice,
ı	Declaration, and Signature (Official Form 119).
erreneter	

Debtor 1 Latania

First Name

R

Middle Name

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2

 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District

 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a, Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others. e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!

Dated: 12 / 10 /2015

Latania R Peoples-Love

X Date & Sign

Record # 698640 Asset Disclosure Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Latania R Peoples-Love / Debtor

Bankruptcy Docket #:

Judye

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12 / 12 /2015

Anja R Peoples-Love

X Date & Sign

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6. Calculate the median family income that applies to you. Follow the	ese steps:	
16a. Fill in the state in which you live.	IL.	
16b. Fill in the number of people in your household.	4	
16c. Fill in the median family income for your state and size of house To find a list of applicable median income amounts, go online us instructions for this form. This list may also be available at the b	sing the link specified in the separate	\$86,818.00
7. How do the lines compare?		
17a. X ine 15b is less than or equal to line 16c. On the top of page § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Dis	e 1 of this form, check box 1, Disposable income is not determined under 11 sposable Income (Official Form 22C-2).	U.S.C
17bine 15b is more than line 16c. On the top of page 1 of this fo § 1325(b)(3). Go to Part 3 and fill out Calculation of Dispos your current monthly income from line 14 above.	orm, check box 2, Disposable income is determined under 11 U.S.C. sable Income (Official Form 122C-2). On line 39 of that form, copy	
Calculate Your Commitment Period Under 11 U.S.C. §1325((b)(4)	
8. Copy your total average monthly income from line 11.		\$4,405.53
Deduct the marital adjustment if it applies. If you are married, your that calculating the commitment period under 11 U.S.C. § 1325(b)(4 income, copy the amount from line 13d. If the marital adjustment does not easily fill in 0 as line 100.	, , ,	
If the marital adjustment does not apply, fill in 0 on line 19a.		\$0.00
Subtract line 19a from line 18.		\$4,405.53
Calculate your current monthly income for the year. Follow these s	iteps:	
20a. Copy line 19b.		\$4,405.53
Multiply by 12 (the number of months in a year).		x 12
20b. The result is your current monthly income for the year for this p	part of the form.	\$52,866.36
20c. Copy the median family income for your state and size of house	ehold from line 16c.	\$86,818.00
I. How do the lines compare?		
X Line 20b is less than line 20c. Unless otherwise ordered by the cour 3 years. Go to Part 4.	rt, on the top of page 1 of this form, check box 3, The commitment period is	
Line 20b is more than or equal to line 20c. Unless otherwise ordered check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.	d by the court, on the top of page 1 of this form,	
Sign Below		
By signing here, I declare under penalty of perjury that the inform	mation on this statement and in any attachments is true and correct.	
Latania R Peoples-Love		The second secon
Date: 12 / 10 /2015		
If you checked line 17a, do NOT fill out or file Form 122C-2.		ocalamatica; capita
If you checked 17b, fill out Form 122C-2 and file it with this form	a. On line 39 of that form, copy your current monthly income from line 14 abov	ve.

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Form B 201A, Notice to Consumer Debtor(s)

In re Latania R Peoples-Love / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 12 / 10 /2015

າ ການ Latania R Peoples-Love X Date & Sign

Dated: 1 / 1/2015

Attorney: Jonathan Daniel Parker

Record # 698640 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2